

Georgia Secure Deposit Program Review

5/10/2021

As of: 3/31/2021

2,831 Total Depositors Reported.

Bank Name	Total Public Deposits in Accounts Requiring Collateralization	FDIC Insurance Covering Public Deposits	Total Net Deposits in Pool (Total Public Deposits Req. collateralization less FDIC Insurance)	Pledge Level %	Total Required Collateral	Current Reported Collateral	Over /Under	Pro Rata - Net Deposits - Current Reporting Period	Pro Rata - Total Deposits - Current Reporting Period	Pro Rata - Net Deposits for setting 20% concentration level
AB&T	\$8,042,533	\$1,434,522	\$6,608,012	50%	\$3,304,006	\$3,800,000	\$495,994	0.04%	0.05%	0.04%
Affinity Bank (formerly Newton Federal Bank)	\$13,795,420	\$1,599,966	\$12,195,455	75%	\$9,146,591	\$10,000,000	\$853,409	0.07%	0.08%	0.08%
American Commerce Bank	\$7,357,958	\$2,086,781	\$5,271,177	50%	\$2,635,588	\$3,000,000	\$364,412	0.03%	0.04%	0.03%
American Pride Bank	\$240,056	\$240,056	\$0	50%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Ameris Bank	\$1,367,522,040	\$65,503,543	\$1,302,018,498	50%	\$651,009,249	\$641,071,028	(\$9,938,220)*	7.99%	7.86%	8.24%
Bank of America, National Association	\$976,203,573	\$15,405,664	\$960,797,909	75%	\$720,598,432	\$850,000,350	\$129,401,918	5.90%	5.61%	6.08%
Bank of Monticello	\$22,229,065	\$2,000,000	\$20,229,065	25%	\$5,057,266	\$11,661,307	\$6,604,041	0.12%	0.13%	0.13%
BankSouth	\$33,283,676	\$3,670,666	\$29,613,010	25%	\$7,403,253	\$12,500,000	\$5,096,747	0.18%	0.19%	0.19%
Cadence Bank	\$300,176,535	\$17,588,936	\$282,587,599	110%	\$310,846,359	\$343,328,063	\$32,481,704	1.73%	1.72%	1.79%
Citibank, N.A.	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
Colony Bank	\$164,563,155	\$24,153,347	\$140,409,808	75%	\$105,307,356	\$117,701,226	\$12,393,870	0.86%	0.95%	0.89%
Douglas National Bank	\$13,952,528	\$1,250,000	\$12,702,528	25%	\$3,175,632	\$3,821,094	\$645,462	0.08%	0.08%	0.08%
East West Bank	\$1,007,999,725	\$7,286,485	\$1,000,713,240	50%	\$500,356,620	\$505,000,000	\$4,643,380	6.14%	5.79%	6.33%
Fifth Third Bank	\$2,446,482	\$750,000	\$1,696,482	75%	\$1,272,361	\$1,488,762	\$216,400	0.01%	0.01%	0.01%
First National Bank of Decatur County	\$15,041,627	\$2,044,105	\$12,997,522	75%	\$9,748,142	\$14,163,130	\$4,414,989	0.08%	0.09%	0.08%

Note: Net deposits used for calculating 20% of pool for additional required collateral: **\$15,807,572,787.62**

Note: Banks showing required collateral level totals above their required percentages indicate they have either deposits above 20% of net deposits in the pool based on above threshold, deposits above 200% of their Common Equity Tier 1 Capital or a combination of both, which requires additional collateral.

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First Peoples Bank	\$55,210,842	\$3,699,640	\$51,511,202	50%	\$39,418,804	\$44,356,908	\$4,938,104	0.32%	0.32%	0.33%
First State Bank	\$23,525,830	\$4,876,673	\$18,649,157	50%	\$9,324,579	\$9,257,273	(\$67,305)*	0.11%	0.14%	0.12%
FirstBank	\$80,654,257	\$2,462,044	\$78,192,213	75%	\$58,644,160	\$62,000,000	\$3,355,840	0.48%	0.46%	0.49%
JPMorgan Chase Bank, National Association	\$839,935,250	\$7,077,452	\$832,857,798	75%	\$624,643,349	\$716,025,568	\$91,382,220	5.11%	4.83%	5.27%
Morris Bank	\$190,588,286	\$9,668,486	\$180,919,800	50%	\$90,459,900	\$91,465,767	\$1,005,867	1.11%	1.09%	1.14%
North Georgia National Bank	\$33,302,000	\$2,750,000	\$30,552,000	75%	\$23,106,000	\$21,660,351	(\$1,445,649)***	0.19%	0.19%	0.19%
Pinnacle Bank, Elberton GA	\$147,764,222	\$12,189,950	\$135,721,944	50%	\$67,860,972	\$70,000,000	\$2,139,028	0.83%	0.85%	0.86%
PNC Bank, National Association	\$82,965,232	\$8,870,855	\$74,094,377	75%	\$55,570,783	\$74,198,931	\$18,628,148	0.45%	0.48%	0.47%
Quantum National Bank	\$120,945,180	\$2,709,790	\$118,235,390	25%	\$29,558,847	\$31,000,000	\$1,441,153	0.73%	0.69%	0.75%
Regions Bank	\$457,370,827	\$24,495,262	\$432,875,564	75%	\$324,656,673	\$347,605,348	\$22,948,675	2.66%	2.63%	2.74%
Renasant Bank	\$259,162,046	\$18,959,077	\$240,202,969	75%	\$180,152,227	\$178,725,064	(\$1,427,163)*	1.47%	1.49%	1.52%
ServisFirst Bank	\$56,704,035	\$2,071,161	\$54,632,874	50%	\$27,316,437	\$27,712,241	\$395,804	0.34%	0.33%	0.35%
South State Bank NA (formerly CenterState Bank)	\$352,413,476	\$19,407,552	\$333,005,925	75%	\$249,754,443	\$290,367,897	\$40,613,453	2.04%	2.02%	2.11%
SouthCrest Bank, NA	\$117,375,810	\$9,705,656	\$107,670,155	75%	\$80,752,616	\$85,013,428	\$4,260,812	0.66%	0.67%	0.68%
Synovus Bank	\$2,030,528,195	\$79,955,947	\$1,462,929,186	75%	\$1,097,196,889	\$1,440,910,654	\$343,713,765	8.98%	11.67%	9.25%
The Citizens Bank of Swainsboro	\$20,979,806	\$3,000,818	\$17,978,988	50%	\$8,989,494	\$10,020,209	\$1,030,715	0.11%	0.12%	0.11%
The Commercial Bank	\$57,031,993	\$2,241,184	\$54,790,809	50%	\$28,732,213	\$29,936,561	\$1,204,348	0.34%	0.33%	0.35%
The First, ANBA	\$89,992,614	\$8,149,244	\$81,843,370	50%	\$40,921,685	\$45,299,224	\$4,377,538	0.50%	0.52%	0.52%

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The Piedmont Bank	\$146,462,656	\$3,750,000	\$142,712,656	50%	\$71,356,328	\$70,918,599	(\$437,729)*	0.88%	0.84%	0.90%
Truist Bank	\$4,105,875,277	\$110,985,246	\$3,994,890,031	75%	\$3,204,511,392	\$3,237,275,756	\$32,764,364	24.52%	23.59%	25.27%
U.S. Bank, National Association	\$0	\$0	\$0	75%	\$0	\$0	\$0	0.00%	0.00%	0.00%
United Community Bank	\$1,348,060,595	\$50,544,592	\$1,297,516,002	50%	\$648,758,001	\$759,365,884	\$110,607,883	7.96%	7.74%	8.21%
Vinings Bank	\$51,955,897	\$3,000,000	\$48,955,897	75%	\$36,716,923	\$39,562,580	\$2,845,657	0.30%	0.30%	0.31%
Wells Fargo Bank, National Association	\$2,805,003,079	\$90,973,838	\$2,714,029,240	110%	\$2,985,432,165	\$3,311,784,075	\$326,351,910	16.66%	16.11%	17.17%
	\$17,406,661,778	\$626,558,536	\$16,292,607,852		\$12,313,695,733	\$13,511,997,276	\$1,198,301,543			

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